

An Internet based payment validation system links a customer computer to a third party processor computer after the customer , communicating with the a merchant computer over the Internet, indicates a desire to pay for a purchase directly and not with a credit card. The processor computer receives information from the customer identifying the customer then applies the identification to a statistical database indicating whether a payment obligation is likely to be honored. The processor computer then returns to the merchant computer an indication of whether a payment obligation should be accepted.

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